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Patent

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: DASH et al.

Application No.: 10/036,172

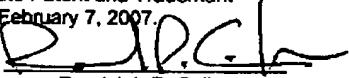
Filing Date: 12/31/2001

For: METHOD AND APPARATUS FOR
DETERMINING AN OFFER
REGARDING A FINANCIAL
PRODUCT

-) Confirmation No. 4826
-) Group Art Unit: 3628
-) Examiner: Clement B. Graham
-) **AMENDMENT and RESPONSE to**
September 7, 2006 Non-Final Office
Action
-) Docket No.: G07.011
-) **PTO Customer Number 28062**
-) Buckley, Maschoff & Talwalkar LLC
-) 50 Locust Avenue
-) New Canaan, CT 06840

CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being transmitted
via facsimile to the United States Patent and Trademark
Office at (571) 273-8300, on February 7, 2007.

Dated: February 7, 2007 By: 

Randolph P. Calhoun

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 7, 2006, please
amend the above-identified application as follows:

**Amendments to the claims are reflected in the listing of claims that begins on
page 2 of this paper.**

Remarks begin on page 12 of this paper.